

Figure 1

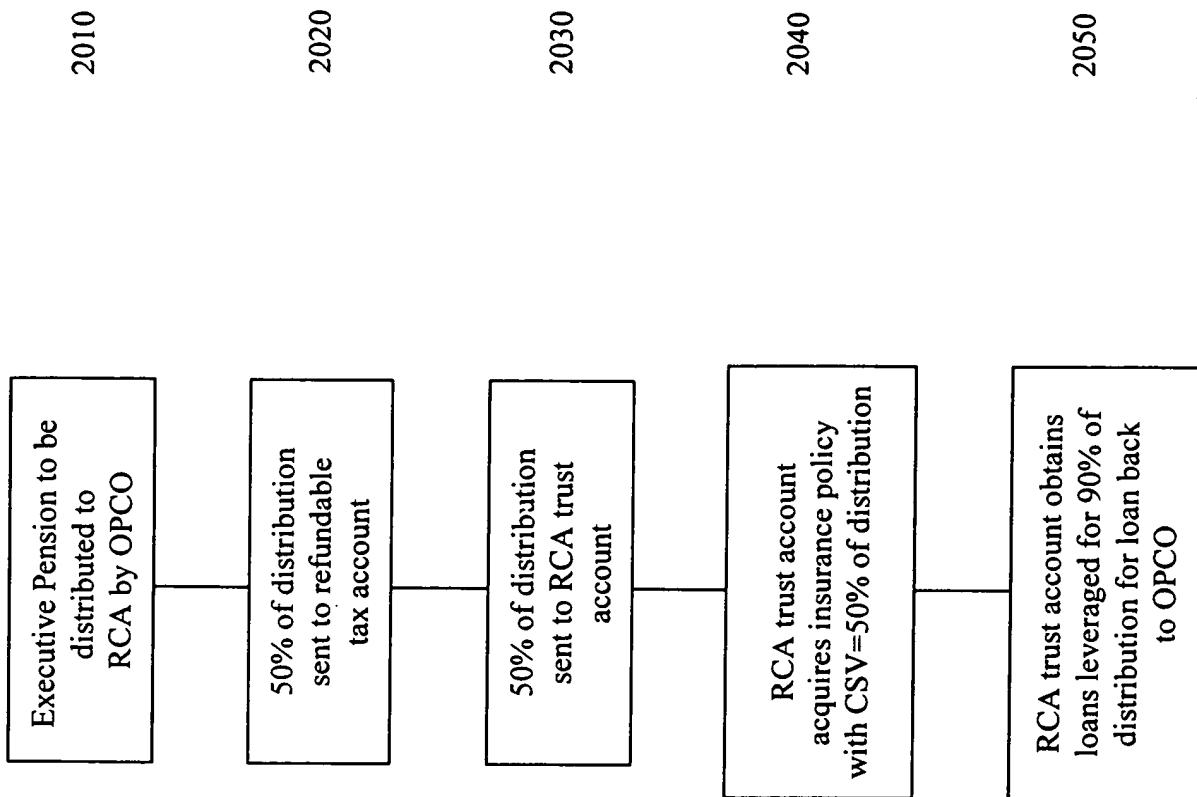


Figure 2

RETIREMENT COMPENSATION ARRANGEMENT										RCA Contribution:		Assumptions:		Interest Rate:	
										Male		5%		Age 55 non smoker	
										Holdco Insurance Premiums		External Transactions			
										Total Value of RCA Death Benefit		Investor Death Benefit			
										\$ 4,000,000		\$ 14,126		\$ 3,600,000	
0	55	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 4,000,000	\$ 343,875	\$ 14,126	\$ 3,600,000	\$ 3,600,000	
1	56	\$ 94,049	\$ 94,049	\$ 83,672	\$ 83,672	\$ 2,047,024	\$ 2,047,024	\$ 2,047,024	\$ 2,047,024	\$ 4,036,467	\$ 4,036,467	\$ 14,126	\$ 14,126	\$ 3,600,000	\$ 3,600,000
2	57	\$ 83,672	\$ 177,721	\$ 70,882	\$ 70,882	\$ 2,088,860	\$ 2,088,860	\$ 2,088,860	\$ 2,088,860	\$ 4,027,402	\$ 4,027,402	\$ 14,126	\$ 14,126	\$ 3,600,000	\$ 3,600,000
3	56	\$ 58,522	\$ 136,243	\$ 58,522	\$ 58,522	\$ 2,124,301	\$ 2,124,301	\$ 2,124,301	\$ 2,124,301	\$ 2,021,573	\$ 2,021,573	\$ 14,126	\$ 14,126	\$ 3,600,000	\$ 3,600,000
4	59	\$ 42,832	\$ 179,075	\$ 42,832	\$ 42,832	\$ 2,153,562	\$ 2,153,562	\$ 2,153,562	\$ 2,153,562	\$ 2,076,634	\$ 2,076,634	\$ 14,126	\$ 14,126	\$ 3,600,000	\$ 3,600,000
5	60	\$ 23,084	\$ 212,159	\$ 23,084	\$ 23,084	\$ 2,174,978	\$ 2,174,978	\$ 2,174,978	\$ 2,174,978	\$ 2,134,135	\$ 2,134,135	\$ 14,126	\$ 14,126	\$ 3,600,000	\$ 3,600,000
6	61	\$ -	\$ 218,6520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,194,664	\$ 2,194,664	\$ 14,126	\$ 14,126	\$ 3,600,000	\$ 3,600,000
7	62	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,258,618	\$ 2,258,618	\$ 14,126	\$ 14,126	\$ 3,600,000	\$ 3,600,000
8	63	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,338,277	\$ 2,338,277	\$ 14,126	\$ 14,126	\$ 3,600,000	\$ 3,600,000
9	64	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,479,671	\$ 2,479,671	\$ 14,126	\$ 14,126	\$ 3,600,000	\$ 3,600,000
10	65	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,732,992	\$ 2,732,992	\$ 14,126	\$ 14,126	\$ 3,600,000	\$ 3,600,000
11	66	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,939,112	\$ 2,939,112	\$ 66,542	\$ 66,542	\$ 3,600,000	\$ 3,600,000
12	67	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 3,094,907	\$ 3,094,907	\$ 66,542	\$ 66,542	\$ 3,600,000	\$ 3,600,000
13	68	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 3,258,144	\$ 3,258,144	\$ 66,542	\$ 66,542	\$ 3,600,000	\$ 3,600,000
14	69	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 3,424,493	\$ 3,424,493	\$ 66,542	\$ 66,542	\$ 3,600,000	\$ 3,600,000
15	70	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 3,748,172	\$ 3,748,172	\$ 66,542	\$ 66,542	\$ 3,600,000	\$ 3,600,000
16	71	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 3,854,215	\$ 3,854,215	\$ 66,542	\$ 66,542	\$ 3,600,000	\$ 3,600,000
17	72	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 3,956,613	\$ 3,956,613	\$ -	\$ -	\$ -	\$ -
18	73	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 4,093,714	\$ 4,093,714	\$ -	\$ -	\$ -	\$ -
19	74	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 4,239,365	\$ 4,239,365	\$ -	\$ -	\$ -	\$ -
20	75	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 4,591,608	\$ 4,591,608	\$ -	\$ -	\$ -	\$ -
21	76	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 4,764,954	\$ 4,764,954	\$ -	\$ -	\$ -	\$ -
22	77	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 5,656,498	\$ 5,656,498	\$ -	\$ -	\$ -	\$ -
23	78	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 5,876,285	\$ 5,876,285	\$ -	\$ -	\$ -	\$ -
24	79	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 6,111,940	\$ 6,111,940	\$ -	\$ -	\$ -	\$ -
25	80	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 6,367,269	\$ 6,367,269	\$ -	\$ -	\$ -	\$ -
26	81	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 6,642,311	\$ 6,642,311	\$ -	\$ -	\$ -	\$ -
27	82	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 6,928,831	\$ 6,928,831	\$ -	\$ -	\$ -	\$ -
28	83	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 7,101,513	\$ 7,101,513	\$ -	\$ -	\$ -	\$ -
29	84	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 9,268,033	\$ 9,268,033	\$ -	\$ -	\$ -	\$ -
30	85	\$ -	\$ 2,186,520	\$ -	\$ -	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 2,186,520	\$ 10,000	\$ 10,000	\$ -	\$ -	\$ -	\$ -
301	302	\$ 303	\$ 304	\$ 305	\$ 306	\$ 307	\$ 308	\$ 309	\$ 310	\$ 310	\$ 310	\$ 310	\$ 310	\$ 310	

^{308 + 309 = INS-component of Death Benefits}

^{306 + 308 = "Death Benefit"}

This is an illustration only.. The interest rate used is variable asnd not guaranteed. Mortality and expenses are guaranteed.

There is a declining death benefit to this policy.

POLICY VALUES
 (Based on an Assumed Interest Rate of 5.000%)

Year	Age	Deposits	End of Year				
			Before Tax Withdrawals	Death Benefit	Fund Value	Service Account Balance	Cash Surrender Value
1	56	\$ 2,014,126	\$ 0	\$ 4,099,396	\$ 211,396	\$ 1,880,946	\$ 2,036,467
2	57	14,126	47,024	4,664,727	465,687	1,673,466	\$ 2,027,402
3	58	14,126	41,836	5,306,541	771,577	1,417,622	\$ 2,021,573
4	59	14,126	35,441	5,971,573	1,073,813	1,170,448	\$ 2,076,634
5	60	14,126	29,261	6,734,695	1,445,114	856,648	\$ 2,134,135
6	61	14,126	21,416	7,613,367	1,900,619	461,671	\$ 2,194,664
7	62	14,126	11,542	8,505,788	2,426,445	0	\$ 2,258,818
8	63	14,126	0	7,704,371	2,505,903	0	\$ 2,338,277
9	64	14,126	0	7,262,445	2,591,422	0	\$ 2,732,992
10	65	14,126	0	7,203,934	2,788,868	0	\$ 2,732,992
11	66	66,542	0	7,042,951	2,939,112	0	2,939,112
12	67	66,542	0	6,798,258	3,094,907	0	3,094,907
13	68	66,542	0	6,858,144	3,258,144	0	3,258,144
14	69	66,542	0	7,024,493	3,424,463	0	3,424,493
15	70	66,542	0	7,348,172	3,748,172	0	3,748,172
16	71	0	0	7,454,215	3,854,215,	0	3,854,215
17	72	0	0	6,134,878	3,956,613	0	3,956,613
18	73	0	0	5,994,822	4,093,714	0	4,093,714
19	74	0	0	5,881,370	4,239,365	0	4,239,365
20	75	0	0	6,051,542	4,591,608	0	4,591,608
21	76	0	0	6,134,002	4,764,954	0	4,764,954
22	77	0	0	6,215,773	4,944,648	0	4,944,648
23	78	0	0	6,296,958	5,131,706	0	5,131,706
24	79	0	0	6,377,701	5,327,422	0	5,327,422
25	80	0	0	6,601,503	5,656,498	0	5,656,498

The Death Benefit does NOT include any balance in the Service Account.
 The Cash Surrender Value includes any balance in the Service Account.

401 402 403 404 405 406 407 408

Figure 4

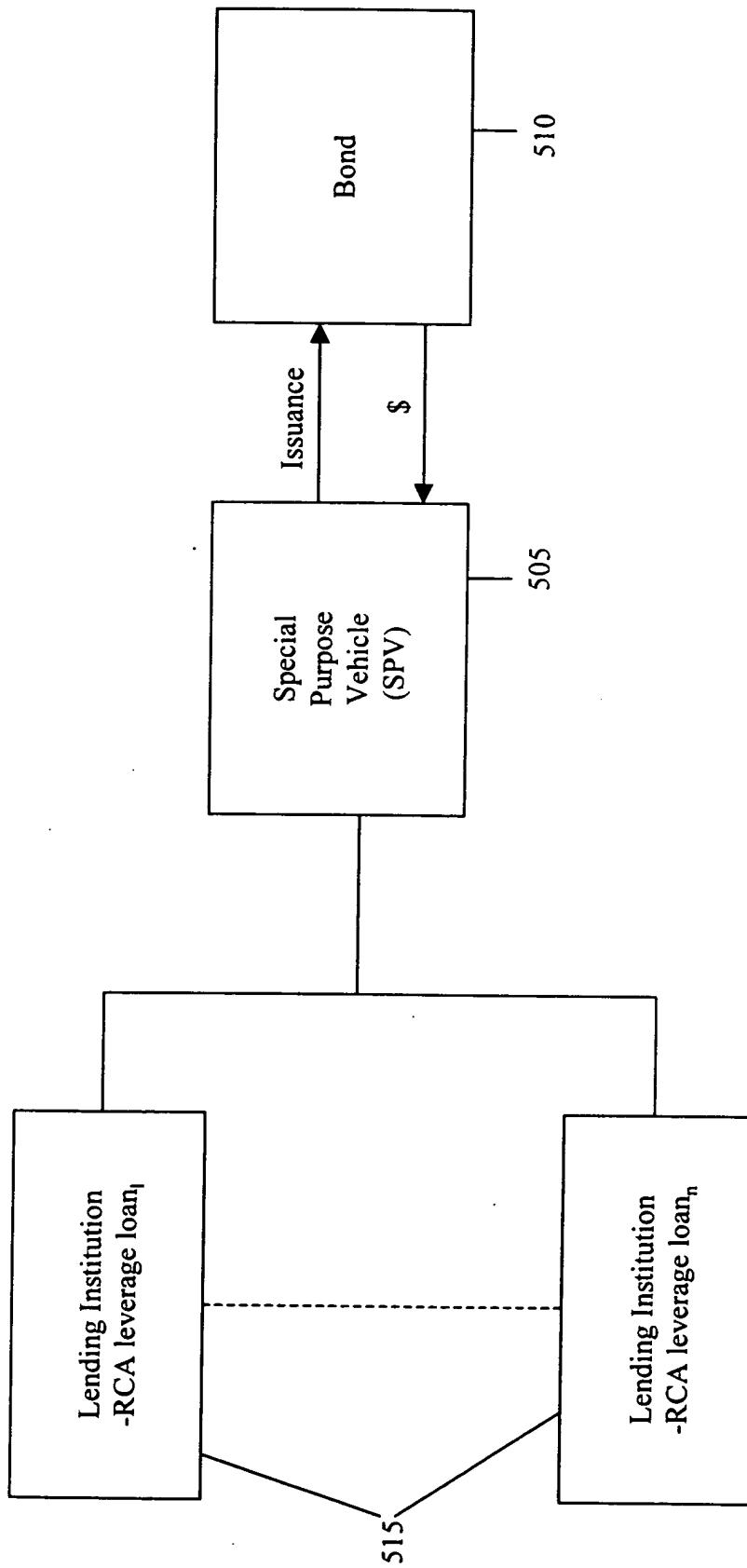


Figure 5

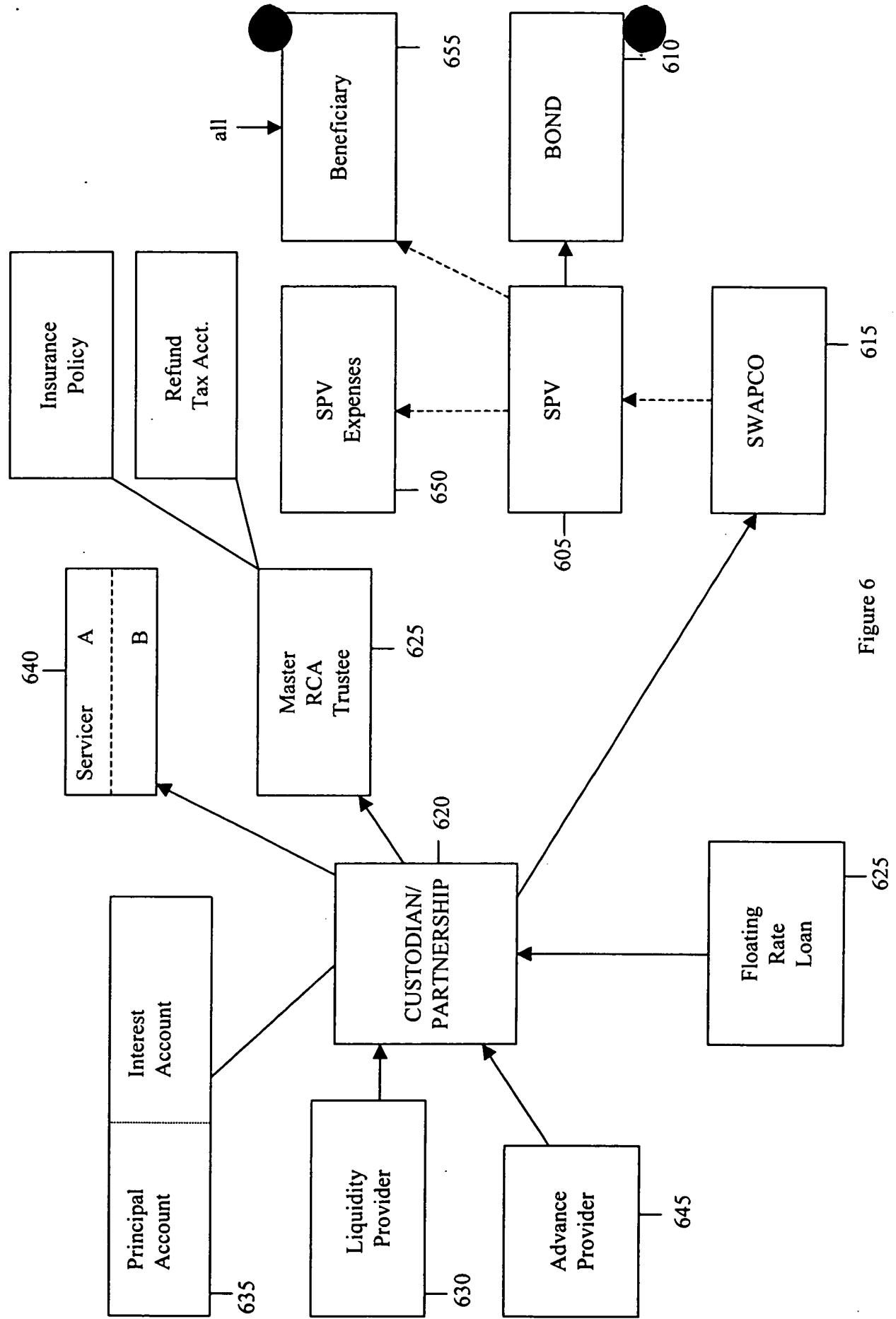


Figure 6

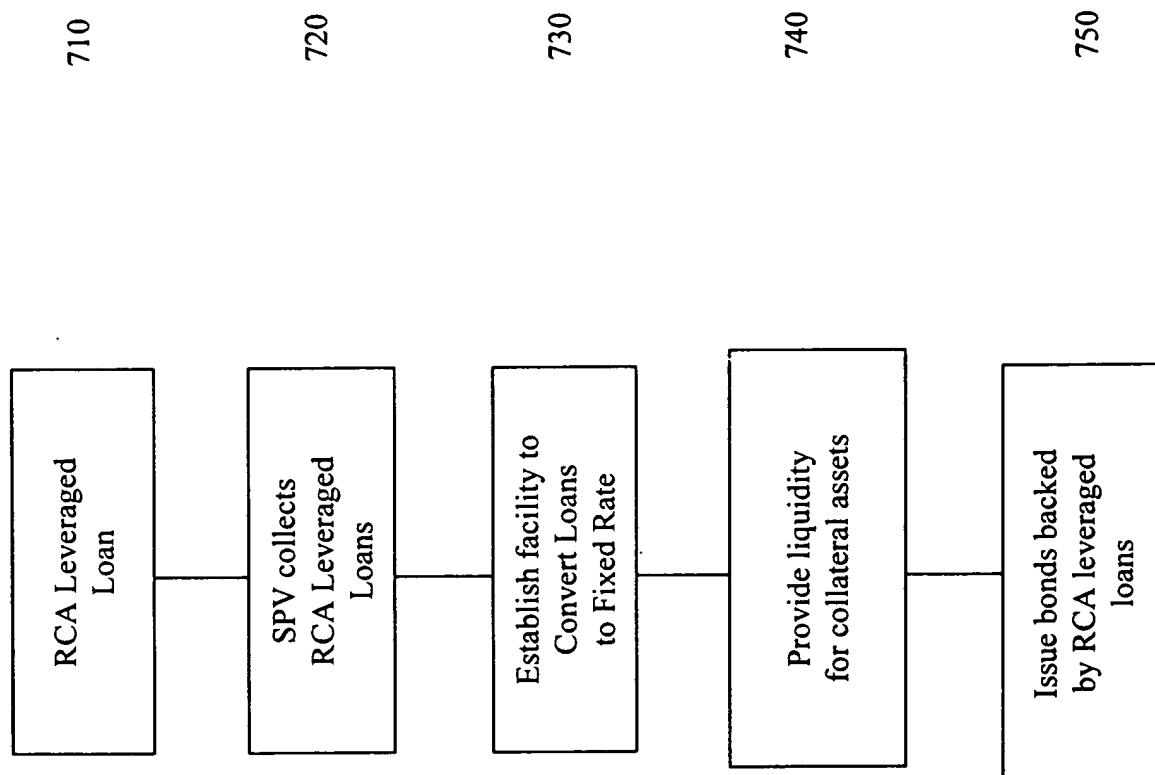


Figure 7

S. 100

Yr	Shift to										Shift from									
	Open Bal	Deposits	Ins	Int on	Tax	Wthhd	End Bal	Open Bal	Premium	Prem Tax	Sum Ins	COI	Expense	Interest	End Bal	Total	EIP	Allow	EIP	In Rate
1	500,000	180,000	11,770	5,885	345,885	-	180,000	5,000,000	3,200	2,382	240	5,383	159,581	505,466	161,980	4,925,857	32,40	3,46%	0.48	0.88
2	-	180,000	8,435	3,217	189,103	-	160,000	5,000,000	3,200	3,220	240	10,893	323,814	512,916	321,960	4,997,748	64,79	3,46%	0.48	0.88
3	-	1,354	677	39,779	39,779	0	150,000	5,000,000	3,000	3,874	240	18,227	482,926	522,706	455,839	4,988,999	97,19	3,46%	0.48	0.85
4	-	0	0	0	0	0	150,000	4,150,000	3,743	240	17,998	535,925	535,925	537,773	4,135,739	129,56	3,46%	1,03	1,23	1,44
5	-	0	0	0	0	0	150,000	3,400,000	3,529	240	18,487	550,644	550,644	550,731	3,399,459	181,96	3,46%	1,23	1,44	1,59
6	-	0	0	0	0	0	150,000	2,935,000	3,438	240	18,998	565,984	565,984	568,549	2,911,701	194,39	3,46%	1,44	1,59	1,79
7	-	0	0	0	0	0	150,000	2,600,000	3,450	240	27,032	589,307	589,307	589,606	2,598,678	228,77	4,79%	1,79	1,97	2,17
8	-	0	0	0	0	0	150,000	2,375,000	3,529	240	28,149	613,667	613,667	615,523	2,367,918	259,17	4,79%	1,97	2,17	2,37
9	-	0	0	0	0	0	150,000	2,200,000	3,642	240	29,315	639,120	639,120	641,440	2,192,042	291,56	4,79%	2,28	2,48	2,68
10	-	0	0	0	0	0	150,000	2,075,000	3,814	240	30,529	655,595	655,595	656,718	2,054,583	323,93	4,79%	2,48	2,68	2,88
11	-	0	0	0	0	0	150,000	1,950,000	3,946	240	31,795	693,205	693,205	694,893	1,945,201	358,33	4,79%	2,68	2,88	3,07
12	-	0	0	0	0	0	150,000	1,875,000	4,188	240	33,112	721,888	721,888	728,909	1,868,940	388,75	4,79%	2,88	3,07	3,54
13	-	0	0	0	0	0	150,000	1,800,000	4,407	240	34,481	751,722	751,722	759,085	1,784,939	421,15	4,79%	3,08	3,28	3,84
14	-	0	0	0	0	0	150,000	1,750,000	4,704	240	35,904	782,882	782,882	793,701	1,775,705	453,54	4,79%	3,28	3,48	4,08
15	-	0	0	0	0	0	150,000	1,700,000	4,976	240	37,381	814,848	814,848	826,097	1,676,651	485,94	4,79%	3,48	3,68	4,27
16	-	0	0	0	0	0	150,000	1,650,000	5,225	240	38,916	846,299	846,299	856,253	1,636,684	518,34	4,79%	3,68	3,88	4,47
17	-	0	0	0	0	0	150,000	1,625,000	5,412	240	40,515	883,162	883,162	894,936	1,603,617	550,73	4,79%	3,88	4,08	4,65
18	-	0	0	0	0	0	150,000	1,600,000	5,574	240	42,182	919,530	919,530	933,004	1,578,894	583,13	4,79%	4,08	4,28	4,85
19	-	0	0	0	0	0	150,000	1,575,000	5,695	240	43,921	957,618	957,618	969,449	1,555,614	616,62	4,79%	4,28	4,48	5,03
20	-	0	0	0	0	0	150,000	1,550,000	5,764	240	45,740	987,253	987,253	1,004,226	1,520,614	646,62	4,79%	4,48	4,68	5,23

Yr	Open Bal										Deposits										Ints.										Stob.										Worth										End Bal									
	Open Bal	Deposits	Ints.	Stob.	Worth	End Bal	Open Bal	Deposits	Ints.	Stob.	Worth	End Bal	Open Bal	Deposits	Ints.	Stob.	Worth	End Bal	Open Bal	Deposits	Ints.	Stob.	Worth	End Bal	Open Bal	Deposits	Ints.	Stob.	Worth	End Bal	Open Bal	Deposits	Ints.	Stob.	Worth	End Bal	Open Bal	Deposits	Ints.	Stob.	Worth	End Bal																		
1	412,010	-	500,000	95,000	14,020	7,010	412,010	-	95,000	10,974	5,487	322,497	94,637	-	95,000	1,900	3,000,000	1,478	240	3,194	94,827	97,188	2,921,247	32,40	-	3,46%	0,489	0,828	412,010	-	500,000	95,000	10,974	5,487	322,497	94,637	-	95,000	1,900	3,000,000	1,478	240	3,194	94,827	97,188	2,921,247	32,40	-	3,46%	0,489	0,828									
2	-	-	-	-	-	-	322,497	-	90,000	8,049	4,024	236,621	236,621	-	90,000	1,800	3,000,000	2,327	240	9,656	287,314	523,836	298,374	2,986,276	97,19	-	3,46%	0,489	0,828	322,497	-	90,000	8,049	4,024	236,621	236,621	-	90,000	1,800	3,000,000	2,327	240	9,656	287,314	523,836	298,374	2,986,276	97,19	-	3,46%	0,489	0,828								
3	-	-	-	-	-	-	322,497	-	5,072	2,536	1,09	149,058	149,058	-	90,000	1,800	3,000,000	2,327	240	12,948	385,516	534,574	388,752	2,975,032	120,38	-	3,46%	0,489	0,828	322,497	-	5,072	2,536	1,09	149,058	149,058	-	90,000	1,800	3,000,000	2,327	240	12,948	385,516	534,574	388,752	2,975,032	120,38	-	3,46%	0,489	0,828								
4	-	-	-	-	-	-	236,621	-	1,109	0	0	85,166	85,166	-	85,000	1,700	3,000,000	1,303	240	16,171	481,631	567,797	485,939	2,973,402	161,88	-	3,46%	0,489	0,828	236,621	-	1,109	0	0	85,166	85,166	-	85,000	1,700	3,000,000	1,303	240	16,171	481,631	567,797	485,939	2,973,402	161,88	-	3,46%	0,489	0,828								
5	-	-	-	-	-	-	149,058	-	0	0	0	56,781	56,781	-	56,600	1,690	2,800,000	3,407	240	18,821	580,687	580,687	583,747	2,877,77	228,77	-	3,46%	0,489	0,828	149,058	-	0	0	0	56,781	56,781	-	56,600	1,690	2,800,000	3,407	240	18,821	580,687	580,687	583,747	2,877,77	228,77	-	3,46%	0,489	0,828								
6	-	-	-	-	-	-	85,166	-	0	0	0	58,347	58,347	-	58,240	1,680	2,800,000	3,459	240	28,778	583,747	589,808	589,808	2,874,940	194,38	-	3,46%	0,489	0,828	85,166	-	0	0	0	58,347	58,347	-	58,240	1,680	2,800,000	3,459	240	28,778	583,747	589,808	589,808	2,874,940	194,38	-	3,46%	0,489	0,828								
7	-	-	-	-	-	-	56,781	-	0	0	0	58,347	58,347	-	58,240	1,680	2,800,000	3,459	240	27,884	607,900	607,900	607,801	2,845,588	259,17	-	3,46%	0,489	0,828	56,781	-	0	0	0	58,347	58,347	-	58,240	1,680	2,800,000	3,459	240	27,884	607,900	607,900	607,801	2,845,588	259,17	-	3,46%	0,489	0,828								
8	-	-	-	-	-	-	58,347	-	0	0	0	58,347	58,347	-	58,240	1,680	2,800,000	3,459	240	29,038	633,101	633,101	633,101	2,845,588	259,17	-	3,46%	0,489	0,828	58,347	-	0	0	0	58,347	58,347	-	58,240	1,680	2,800,000	3,459	240	29,038	633,101	633,101	633,101	2,845,588	259,17	-	3,46%	0,489	0,828								
9	-	-	-	-	-	-	58,240	-	0	0	0	58,240	58,240	-	58,139	1,670	2,800,000	3,459	240	30,242	659,339	659,339	659,339	2,845,588	259,17	-	3,46%	0,489	0,828	58,240	-	0	0	0	58,240	58,240	-	58,139	1,670	2,800,000	3,459	240	30,242	659,339	659,339	659,339	2,845,588	259,17	-	3,46%	0,489	0,828								
10	-	-	-	-	-	-	58,139	-	0	0	0	58,139	58,139	-	58,032	1,650	2,800,000	3,459	240	31,495	686,629	686,629	686,629	2,845,588	259,17	-	3,46%	0,489	0,828	58,139	-	0	0	0	58,139	58,139	-	58,032	1,650	2,800,000	3,459	240	31,495	686,629	686,629	686,629	2,845,588	259,17	-	3,46%	0,489	0,828								
11	-	-	-	-	-	-	58,032	-	0	0	0	58,032	58,032	-	57,935	1,630	2,800,000	3,459	240	32,799	715,084	715,084	715,084	2,845,588	259,17	-	3,46%	0,489	0,828	58,032	-	0	0	0	58,032	58,032	-	57,935	1,630	2,800,000	3,459	240	32,799	715,084	715,084	715,084	2,845,588	259,17	-	3,46%	0,489	0,828								
12	-	-	-	-	-	-	57,935	-	0	0	0	57,935	57,935	-	57,838	1,610	2,800,000	3,459	240	34,168	744,646	744,646	744,646	2,845,588	259,17	-	3,46%	0,489	0,828	57,935	-	0	0	0	57,935	57,935	-	57,838	1,610	2,800,000	3,459	240	34,168	744,646	744,646	744,646	2,845,588	259,17	-	3,46%	0,489	0,828								
13	-	-	-	-	-	-	57,838	-	0	0	0	57,838	57,838	-	57,741	1,590	2,800,000	3,459	240	35,567	775,356	775,356	775,356	2,845,588	259,17	-	3,46%	0,489	0,828	57,838	-	0	0	0	57,838	57,838	-	57,741	1,590	2,800,000	3,459	240	35,567	775,356	775,356	775,356	2,845,588	259,17	-	3,46%	0,489	0,828								
14	-	-	-	-	-	-	57,741	-	0	0	0	57,741	57,741	-	57,644	1,570	2,800,000	3,459	240	37,080	813,948	813,948	813,948	2,845,588	259,17	-	3,46%	0,489	0,828	57,741	-	0	0	0	57,741	57,741	-	57,644	1,570	2,800,000	3,459	240	37,080	813,948	813,948	813,948	2,845,588	259,17	-	3,46%	0,489	0,828								
15	-	-	-	-	-	-	57,644	-	0	0	0	57,644	57,644	-	57,547	1,550	2,800,000	3,459	240	38,512	842,995	842,995	842,995	2,845,588	259,17	-	3,46%	0,489	0,828	57,644	-	0	0	0	57,644	57,644	-	57,547	1,550	2,800,000	3,459	240	38,512	842,995	842,995	842,995	2,845,588	259,17	-	3,46%	0,489	0,828								
16	-	-	-	-	-	-	57,547	-	0	0	0	57,547	57,547	-	57,450	1,530	2,800,000	3,459	240	40,142	875,077	875,077	875,077	2,845,588	259,17	-	3,46%	0,489	0,828	57,547	-	0	0	0	57,547	57,547	-	57,450	1,530	2,800,000	3,459	240	40,142	875,077	875,077	875,077	2,845,588	259,17	-	3,46%	0,489	0,828								
17	-	-	-	-	-	-	57,450	-	0	0	0	57,450	57,450	-	57,353	1,510	2,800,000	3,459	240	41,797	911,192	911,192	911,192	2,845,588	259,17	-	3,46%	0,489	0,828	57,450	-	0	0	0	57,450	57,450	-	57,353	1,510	2,800,000	3,459	240	41,797	911,192	911,192	911,192	2,845,588	259,17	-	3,46%	0,489	0,828								
18	-	-	-	-	-	-	57,353	-	0	0	0	57,353	57,353	-	57,256	1,490	2,800,000	3,459	240	43,326	988,187	988,187	988,187	2,845,588	259,17	-	3,46%	0,489	0,828	57,353	-	0	0	0	57,353	57,353	-	57,256	1,490	2,800,000	3,459	240	43,326	988,187	988,187	988,187	2,845,588	259,17	-	3,46%	0,489	0,828								
19	-	-	-	-	-	-	57,256	-	0	0	0	57,256	57,256	-	57,159	1,470	2,800,000	3,459	240	45,895	1,985,190	1,985,190	1,985,190	2,845,588	259,17	-	3,46%	0,489	0,828	57,256	-	0	0	0	57,256	57,256	-	57,159	1,470	2,800,000	3,459	240	45,895	1,985,190	1,985,190	1,985,190	2,845,588	259,17	-	3,46%	0,489	0,828								
20	-	-	-	-	-	-	57,159	-	0	0	0	57,159	57,159	-	57,062	1,450	2,800,000	3,459	240	47,432	2,725,095	2,725,095	2,725,095	2,845,588	259,17	-	3,46%	0,489	0,828	57,159	-	0	0	0	57,159	57,159	-	57,062	1,450	2,800,000	3,459	240	47,432	2,725,095	2,725,095	2,725,095	2,845,588	259,17	-	3,46%	0,489	0,828								
21	-	-	-	-	-	-	57,062	-	0	0	0	57,062	57,062	-	56,965	1,430	2,800,000	3,459	240	48,997	2,725,095	2,725,095	2,725,095	2,845,588	259,17	-	3,46%	0,489	0,828	57,062	-	0	0	0	57,062	57,062	-	56,965	1,430	2,800,000	3,459	240	48,997	2,725,095	2,725,095	2,725,095	2,845,588	259,17	-	3,46%	0,489	0,828								
22	-	-	-	-	-	-	56,965	-	0	0	0	56,965	56,965	-	56,868	1,410	2,800,000	3,459	240	50,531	2,725,095	2,725,095	2,725,095	2,845,588	259,17	-	3,46%	0,489	0,828	56,965	-	0	0	0	56,965	56,965	-	56,868	1,410	2,800,000	3,459	240	50,531	2,725,095	2,725,095	2,725,095	2,845,588	259,17	-	3,46%	0,489	0,828								
23	-	-	-	-	-	-	56,868	-	0	0	0	56,868	56,868	-	56,771	1,390	2,800,000	3,459	240	52,107	2,725,095	2,725,095	2,725,095</																																					

40	765,000	1,750,000	4,688	240	36,000	133,000	788,234	788,234	793,701	1,733,537	453,94	479%	4,088
39	786,234	1,700,000	4,956	240	37,552	818,590	818,590	818,590	826,997	1,684,551	485,94	479%	4,712
38	818,590	1,650,000	5,201	240	39,096	852,245	852,245	852,245	862,245	1,644,195	518,34	479%	5,424
37	852,245	1,625,000	5,385	240	40,705	887,325	887,325	887,325	893,938	1,611,175	560,73	479%	6,258
36	887,325	1,600,000	5,542	240	42,382	923,925	923,925	923,925	933,034	1,584,492	583,13	479%	6,963
35	923,925	1,575,000	5,857	240	44,133	982,161	982,161	982,161	993,449	1,533,519	615,43	479%	7,710
34	952,161	1,550,000	6,154	240	45,954	1,050,000	1,050,000	1,050,000	1,060,000	1,484,519	647,86	479%	8,476
33	1,050,000	1,525,000	6,451	240	47,845	1,115,000	1,115,000	1,115,000	1,125,000	1,424,519	678,234	479%	9,220

KL12002845.1 801 802 803 804 805 806 807 808 809 810

Figure 8

10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

RCA Contribution: Interest Rate Assumption: Life Insured:		\$4,000,000 90-day BA = 6% Male Non-Smoker Age 55					
End of Policy Year	Attained Insurance Age	Interest Credited on Non-Exempt Deposits	Cumulative Value of Refundable Tax Accounts	Cumulative Value of Contributions To Insurance	Insurance Cash Value	Total RCA Asset Value	Total Value of RCA Death Benefit in Excess of Insurance Cash Value
0	55	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$4,000,000	\$0
1	56	\$71,181	\$2,019,702	\$2,000,000	\$2,048,713	\$4,068,414	\$10,371,287
2	57	\$53,845	\$2,051,250	\$2,000,000	\$2,049,258	\$4,100,508	\$10,370,742
3	58	\$34,747	\$2,072,621	\$2,000,000	\$2,068,778	\$4,141,389	\$10,351,222
4	59	\$16,068	\$2,084,508	\$2,000,000	\$2,096,990	\$4,181,556	\$10,325,010
5	60	\$0	\$2,087,921	\$2,000,000	\$2,182,206	\$4,270,126	\$9,992,563
6	61	\$0	\$2,087,921	\$2,000,000	\$2,279,536	\$4,367,457	\$8,218,396
7	62	\$0	\$2,087,921	\$2,000,000	\$2,380,454	\$4,468,375	\$8,946,568
8	63	\$0	\$2,087,921	\$2,000,000	\$2,489,812	\$4,577,733	\$5,970,609
9	64	\$0	\$2,087,921	\$2,000,000	\$2,617,471	\$4,705,391	\$5,178,796
10	65	\$0	\$2,087,921	\$2,000,000	\$2,713,404	\$4,801,325	\$4,560,329
11	66	\$0	\$2,087,921	\$2,000,000	\$2,840,987	\$4,928,667	\$4,013,177
12	67	\$0	\$2,087,921	\$2,000,000	\$2,974,225	\$5,062,146	\$3,603,340
13	68	\$0	\$2,087,921	\$2,000,000	\$3,113,365	\$5,201,285	\$3,242,152
14	69	\$0	\$2,087,921	\$2,000,000	\$3,258,682	\$5,346,613	\$2,918,176
15	70	\$0	\$2,087,821	\$2,000,000	\$3,410,536	\$5,498,457	\$2,622,995
16	71	\$0	\$2,087,921	\$2,000,000	\$3,569,906	\$5,657,826	\$2,350,569
17	72	\$0	\$2,087,921	\$2,000,000	\$3,738,266	\$5,282,187	\$2,096,349
18	73	\$0	\$2,087,921	\$2,000,000	\$3,916,360	\$6,004,280	\$1,856,202
19	74	\$0	\$2,087,921	\$2,000,000	\$4,105,102	\$6,193,023	\$1,626,709
20	75	\$0	\$2,087,821	\$2,000,000	\$4,305,577	\$6,393,498	\$1,405,006
21	76	\$0	\$2,087,921	\$2,000,000	\$4,518,987	\$6,606,807	\$1,191,597
22	77	\$0	\$2,087,921	\$2,000,000	\$4,747,370	\$6,835,290	\$1,078,579
23	78	\$0	\$2,087,921	\$2,000,000	\$4,987,258	\$7,077,178	\$1,012,579
24	79	\$0	\$2,087,921	\$2,000,000	\$5,244,168	\$7,332,089	\$935,704
25	80	\$0	\$2,087,921	\$2,000,000	\$5,513,603	\$7,601,524	\$845,394
26	81	\$0	\$2,087,921	\$2,000,000	\$5,799,497	\$7,487,418	\$737,916
27	82	\$0	\$2,087,921	\$2,000,000	\$6,104,403	\$8,192,324	\$608,163
28	83	\$0	\$2,087,921	\$2,000,000	\$6,431,746	\$8,519,667	\$448,757
29	84	\$0	\$2,087,921	\$2,000,000	\$6,788,205	\$8,874,125	\$250,337
30	85	\$0	\$2,087,921	\$2,000,000	\$7,173,036	\$9,240,957	\$0

This is an illustration only. The interest rate used is variable and not guaranteed. Mortality is guaranteed. There is a declining death benefit to this policy.

110 120 130 140 150 160 170 180 190 200

Figure 9

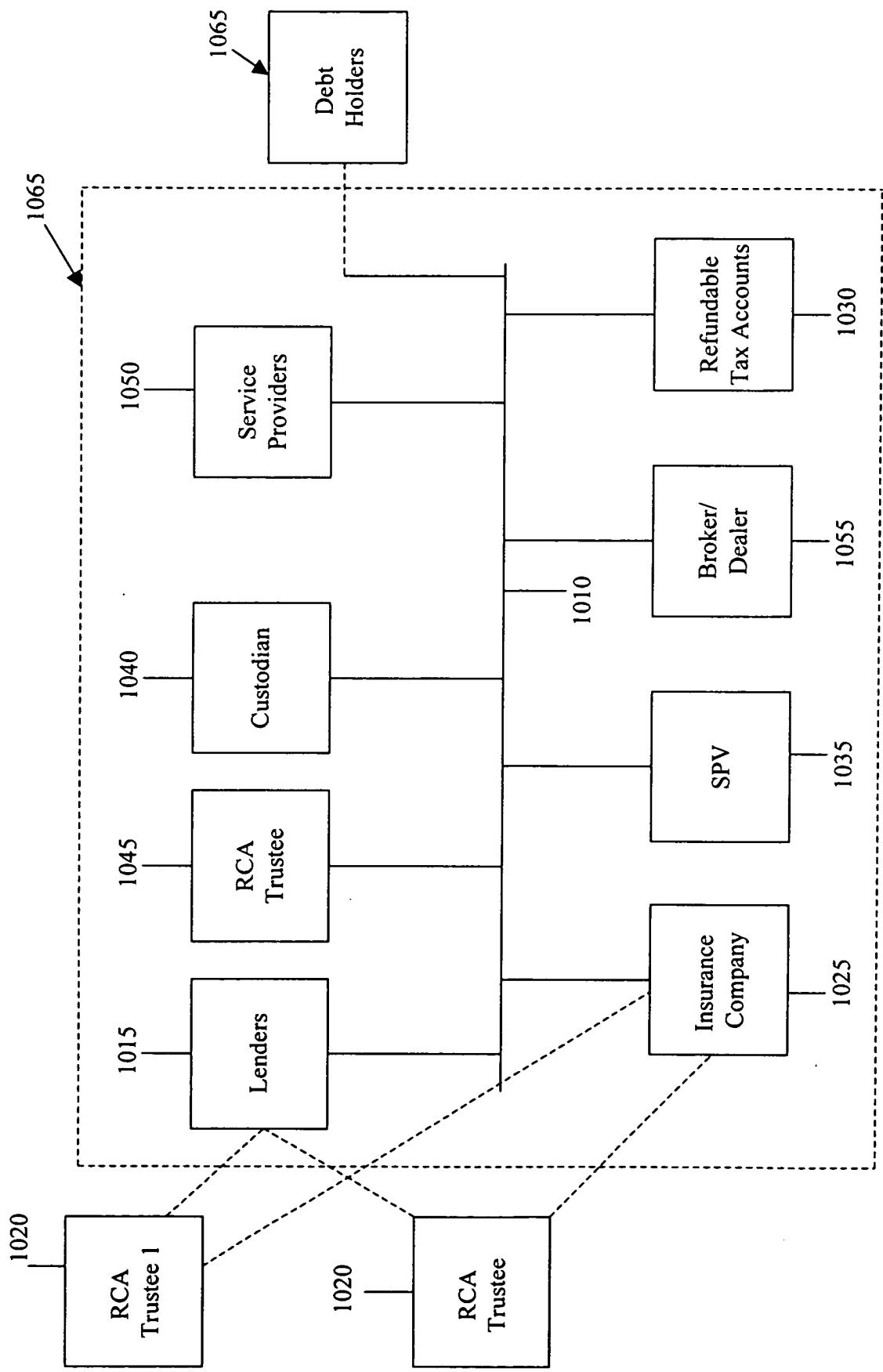


Figure 10